

NCNA HEADS AND TALES

The Official Publication of the
NORTHERN CALIFORNIA NUMISMATIC ASSOCIATION

Mission Statement

To Promote and To Serve Northern California Numismatics

One-Hundred Twenty-Eighth (128th) Issue

May 2020
Volume XL, Number 2

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"I Believe That Every Human Mind Feels Pleasure In Doing Good To Another."
----*Thomas Jefferson*

2019-2020 EXECUTIVE OFFICERS

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Sally A. Johnson-----	First Vice-President
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Deadline For The One Hundred Twenty-Ninth (129th) Issue-----August 1st

"Même la nuit la plus sombre prendra fin et le soleil se lèvera."

"Even The Darkest Night Will End and The Sun Will Rise."

----Victor Hugo, Les Misérables

President's Message – Coronavirus Edition

In times such as these where we are faced with daily uncertainty, community and fellowship matters more than ever. As we navigate this new, challenging landscape and road ahead, we do so together. The current situation requires us to socially distance ourselves and avoid social gathering and meetings. This is certainly a dark time for society and everyone in the hobby. However, this isolation presents an opportunity. We now have time to organize and re-evaluate our collections. We can be introspective and focus on the "why" as much as the "what" of our coins. For a while we can be like individual collector before organized numismatics who studied the history and romance of coins.

Knowing we have steadfast members, supporters and friends, *like you*, who embody the spirit of numismatics is inspiring. Together, we shall continue to grow and thrive.

Although club meetings and coin shows are unlikely though this Summer, it shouldn't deter us from planning events in the Fall months. Our Association is working on its Joint Forum/Seminar in November. The speakers are in place and the location has been reserved.

What updates and current information are provided on the next pages. Your thoughts are always invited: lchanfizz@aol.com or 'PO Box 4104, Vallejo, California, 94590-0410'.

Best Wishes To You! Stay Healthy!

'Doctor' Lloyd G. Chan

My Friends,

COINS AND MANKIND ARE HERE TO STAY

Coin Meetings and Shows Canceled. Possible Closure National Assemblages. Gold and Silver Irrational. Mints Closing Gift Shops. Panic Buying. Stock Market Chaotic. Jobs Curtailed. Layoffs. Fear.

We are all witnessing conditions and circumstances completely unknown not just to our 'world of money hobby' but with modern civilization itself. Uncertainty and worry are now the agony of daily life.

This agony threatens our 'world of money', from its local coin clubs across these United States and around our northern neighbors, Canada, plus elsewhere, with meetings prevented, postponed, or worst, stopped, regional and other large events canceled, and then to the American Numismatic Association (ANA) with hours and services restricted or reduced plus staff changes.

Yet, into this gloom and darkness, with no end in sight, our 'world of money' offers confront and serenity, giving a foundation for stability in a troubling world.

Our 'world of money' can be enjoyed and shared by other means. There are emails, telephone calling, texting, video, Facetime, old-fashion letter correspondence, and conferencing. Also, our 'world of money' can be enjoyed among very small groups, with distance ordained and hygiene enforced. Equally, at times of these, there is reading from the voluminous literature that is the education of our 'world of money', and also there remains, and shall always remain, that personal touch of relaxing alone with one's albums, 2x2s, and collection with a handy magnifier.

Yes, meetings and shows are terminated, hopefully only for a short time, and yes, this pandemic continues and may worsen.

So what is our recourse? Fear?

Over six decades ago, the great numismatic scholar and philosopher Rear Admiral O. H. Dodson reminded that *"Today we grope in the fog of uncertainty, searching for a glimmer of what lies ahead. In searching, our hearts and minds in an effort to resolve the problems today, we eventually are forced to turn back to the study of the past . . ."*

To the Rear Admiral, that *past* meant *numismatics*. Numismatics, to him, can whisper hope.

He ended his admonishment with this provocative thought: *"In these faces of majesty, carved in tiny metallic memorials, we pick up an ageless echo—have faith---have patience---we, too faced problems—we solved problems—mankind is here to stay."*

'Work Hard. Play Fair, and Give Back!' 'Plus, Wash Hands!'

SDYNEY M. KASS

For many years, even decades, the late 'Syd' Kass would cook a huge pot of chili for the Delta (Stockton, California) Coin Club's Annual May Pot Luck. He would carry to the Potluck a large slow cooker and place it at the end of the buffet table, ready with ladle and even hot sauce, for the hungry crowd. 'Syd' would stand, slowly turning the chili. Everyone raved about the 'homemade chili', and some even looked forward to the Club's May Pot Luck for 'Syd's famous chili'. Years later, the truth was discovered and calmly reported by his wife, Mary, that it was not from-scratch homemade but some large Nalley's cans that he added some seasoning. But, we all still loved 'Syd's chili'.

Eagle Scout. World War II Veteran. Printer. Credit Union Volunteer and Official, Newsletter Editor. Error Coin Specialist. Numismatic Exhibitor. Local Coin Club Stalwart. Paper Money Aficionado. Husband and Father. Mentor, and Friend. 'Syd', in his quiet and unassuming demeanor, amassed quite a bucket list in his ninety-nine and half (99 ½) years, which included a marriage to Mary that lasted seventy-seven (77) years.

'Syd' remarked once in passing that he and Mary rather than arrange and wait for a proper church service just drove, while he had a few days Army leave, and "got marry in Reno, Nevada."

For this eulogist, my contacts, and sincere admiration, go back to 1981. It was then that 'Syd' and I began a four decade friendship and numismatic passion. Being both 'old school', we corresponded via the typewriter and telephone call. Thanks to 'Syd', I joined the Delta Coin Club, and he reciprocated joining my local coin clubs.

'Syd' was a mentor. The renowned error authority, Fred Weinberg, would credit later in Fred's career, 'Syd's' influence. For this eulogist, 'Syd' enticed involvement with credit unions, even to the point, long after he had retired his credit union involvement spanning fifty plus years, that I had to inform him of my credit union and its issues, to which his sage encouragement was offered.

'Syd' was a friend. He met and enjoyed my late Mother; via me, he met and bonded with numismatic notables: Michael M. 'Steamer' Stanley, Clifford L. Mishler, the late Edward C. Rochette, and late Helen and Donald Carmody, to name a few.

'Syd' was 'Mr. Delta Coin Club'. That title was bestowed on some years ago. He was listed until his passing as an Honorary Director. 'Syd's' devotion and dedication to the Club were legendary. He gave, and he served. Even when with a walker and having his longtime sidekick, Dale Olsen, drive him to the semimonthly meetings, 'Syd' would still remind, question, and entice.

'Syd' was a passionate coin hobbyist. He would assemble much of his collections into binders, labeled to a specific theme or topic. If you wanted some Delta Coin Club collectible, like the famous men's ties, 'Syd' had those, which he graciously gave.

Several of us were anticipating celebrating this July 'his century', reaching the great age of 100. It did not happen. Yet, in his ten decades, 'Syd' celebrated our 'world of money' for over ninety years, since he began collecting in his youth.

'Syd' was my mentor and friend. He is now gone. I am loath to end my poor remembrance here, seeking comfort as the tears are cried. Words can be difficult but serenity and solace can be learned from this teaching: *"Your lost friends are not dead, but gone before, advanced a stage or two upon that road which you must travel in the steps they trod."* RIP, Syd

2020 Forum (Formerly 'Seminar')

**** NOTICE: The following is subject to the ramifications of the current pandemic: cancellation, rescheduling, or reduction in length. September 2020 NCNA HEADS AND TALES would provide updates with the then current circumstances. ****

Seventh (7th) Annual
CSNA/NCNA NORTHERN CALIFORNIA
NUMISMATIC FORUM

Saturday, November 21, 2020

Vallejo Naval and Historical Museum

734 Marin, at Capital in downtown, Vallejo, California

Registration Opens: 8:30 AM

Tentative Theme: '*Having Fun With Coins*'

FREE Admission and Museum Open To All Attendees!

Door Prizes, Too!

The California State Numismatic Association (CSNA) *and* our Northern California Numismatic Association (NCNA) are proud to announce these four confirmed presenters:

Lisa Dare with James A. Williston,

Calgary, Alberta, Canada

Wife and Husband Team with Numismatic Passion

Bret Irick,

Detroit, Michigan and Windsor, Ontario, Canada

Respected Numismatic Advocate from the Midwest

Lawrence K. 'Larry' Casagrande,

Clayton, California

Intense Scholar for '*best-in-the-grade coin*', and

Kyle W. Lubke

Palo Alto, California

Now, An Emerging Young Esteemed Numismatic Scholar!

The exact titles are pending. The emphasis at this year's Forum is to enthrall and to excite numismatic knowledge and passion. Each presenter would bring to the Forum much expertise and certainly experience. All have multiple pursuits, and all have commitment to our 'world of money hobby'. The September 2020 NCNA HEADS AND TALES issue as well as the quarterly California State Numismatic Association's (CSNA) CALIFORNIA NUMISMATIST future issues would report their respective titles.

Lisa Dare and her husband, **James A. Williston**, are heavily involved in Canadian numismatics and specifically with the energized Calgary (Alberta, Canada) Numismatic Society. Their participation continues the trend and tradition of a 'Canadian element' added to the annual Forum. **Bret Irick** has been heavily involved with the Michigan State Numismatic Society (MSNS), the Ontario (Canada) Numismatic Association (ONA), and Central States Numismatic Society (CSNS), to name just three.

'**Larry**' **Casagrande** just completed four years of service as the Diablo (Concord/Walnut Creek, California) Numismatic Society President and has gained a national recognition in his pursuit for 'best-in-the-grade-coins'. **Kyle W. Lubke** replaced **Matthew L. Malvini**, who had to decline. **Kyle** is a rising young active and avid numismatic participant: coin dealer, researcher, and enthusiast.

Joint Event

This year's Northern California Numismatic Forum is again a **joint endeavor**, funded by both, between the **Northern California Numismatic Association (NCNA)** and the **California State Numismatic Association (CSNA)**. CSNA has strived to coordinate and hold one of its Symposia's in northern California; but, limitations have prevented such effort. Thus, this opportunity to join with its compatriots, our Association, continues.

With the addition of our compatriot statewide organization, this would augment promotion and interest.

Special Enticement For Local Coin Clubs READ!

Local coin clubs, club members of either the California State Numismatic Association (CSNA) or the Northern California Numismatic Association (NCNA), via their respective attending members at this Forum, will have a chance to win (earn) minor Mexican gold coins or Silver Eagles.

Each attendee, at registration, can choose two local coin clubs to place into a random drawing, writing two club names on a prepared drawing slip. If the slip is picked and if the submitter is still in attendance at the Forum's end, his or her respective coin clubs would win a minor Mexican gold coin. A second chance drawing would be then done for Silver Eagles.

The stipulations are simple. The local coin club must be a club member of either CSNA or NCNA. The submitter must remain in attendance to the Forum's end and would claim, and take, the respective winning price. This is a FREE drawing. Nothing is asked or has to be donated. *Note:* This enticement drawing is specific to 'coin clubs' that our members and does not interfere with Door Prizes, which are open to all Forum attendees.

As a reminder, for the 2019 Forum, these local coin clubs claimed something: Fairfield Coin Club, Liberty Numismatic Society, Peninsula Coin Club, and the Vallejo Numismatic Society, as well as both our Association and the California State Numismatic Association (CSNA).

2020 Seminar Patron

Continuing the successful 'Patron' program, your Association seeks and solicits 'Patrons' at the following two levels. *Note:* Any donations received would be credited to our Association's share of the Forum's expenditures. Co-mingling of funds is being avoided. 'Patrons' are welcomed at these levels:

GOLD MINER	\$100.00	Name Listed In Program Letter Acknowledgment Certificate Name Posted At Seminar Engraved 'Token of Esteem'
PROSPECTOR	\$50.00	Name Listed In Program Letter Acknowledgement Certificate Name Posted At Seminar

It is hoped this generous support would build our Association's Treasury and insure solid financial funding for future Forums.

'Patrons' are now being accepted and should be mailed to *'PO Box 4104, Vallejo, California, 94590-0410'*. Make remittance payable to the *'Northern California Numismatic Association'* or *'NCNA'*. Include your name and responding contact. All 'Patrons' would be recognized at and during the 2019 Forum and in its printed program.

Note: Those 'Patrons' at the 'Gold Miner' level would be generously matched, by a 'dear friend of NCNA', 'dollar for dollar': \$100.00 being doubled to \$200.00!

THE DEADLINE IS NOVEMBER 1, 2020! *Imperative!*

2020 Dues

If your dues are not already prepaid or a Life Member, needless to say, prompt payment would be appreciated. Dues rates remain: \$5.00 for Individual Members and \$10.00 for Club Members. Remittances may to *'PO Box 4104, Vallejo, California, 94590-0410'*.

Membership Cards are no longer issued. Prompt payment of 2020 Dues would be welcomed. Due to the current pandemic, several delinquent Individual Members and Club Members are being carried through this May 2020 NCNA HEADS AND TALES issue.

Club Members Delinquent 2020 Dues: **Cupertino Coin Club**, **Fairfield Coin Club**, and **Liberty Numismatic Society**. Club Members Owing Dues Several Years: **Sacramento Valley Coin Club** and **Stanislaus County Coin Club**.

Needless to say, new Members are encouraged: simply mail dues and information.

Also, *Do Any NCNA Members know if the Gateway Coin Club of Merced, California still exists and is functioning?* A status report would be appreciated.

Donnell Award

This Award, specific to local Club Members (a coin club must be a Northern California Numismatic Association (NCNA) member) is available. Requests, in writing, are directly to 'PO Box 4104, Vallejo, California, 94590-0410' or at EMPERORI@juno.com. Only written requests, with specifics, are honored. The request must include the full proper name of the individual and the date to be bestowed. Retroactive awards are not allowed.

While presently there is no charge for 'Donnell Awards', these are limited to a two (2) maximum per calendar year per requesting Club Member, and a *nominal donation* of \$15.00 per award would be appreciated, covering the engraving and preparation as well as any mailing and handling. *Note:* The Awards Coordinator for our Association is Your Editor and Treasurer.

Coin Show Schedule

Again, due to the current pandemic, the well-received Coin Show Schedule was **not** included or published in this NCNA HEADS AND TALES issue, simply too many local coin shows have been cancelled or rescheduled, or simply doubtful.

Once normalcy returns, if and when, timely submission of show information is imperative. Submissions must be direct to **Fred G. van den Haak**, Coin Show Schedule Coordinator, not Your Editor. He can be emailed at fredvdh@gmail.com.

Depending on date request was received, at least fifty (50) copies would be provided, *in gratis*, for local Club Members to distribute.

'IKE's For A's/JFK's For B's

Our Association, with the Fairfield Coin Club and Vallejo Numismatic Society, has developed and seeks to implement regularly this 'youth numismatic encouragement'. The success depends on NCNA Club Members promoting this to their respective youth members.

The 'IKE's For A's/JFK's For B's' has two intentions: *one*, to reward academic excellence, and *two*, entice youth into our 'world of money' with the simple premise: 'how many youngsters, or even adults, have seen and held an 'Ike Dollar' or Kennedy Half Dollar'.

Needless the success of this depends on the generous donations of common circulated 'Ike Dollars' and Kennedy Half Dollars. Surprisingly, some hobbyists have responded with quite nice donations.

Local northern California coin clubs, *who are NCNA Club Members*, are invited to contact our Association and make arrangements to have this 'IKE's For A's/JFK's For B's' at their respected coin show or at a meeting. Promotion is the responsibility of the local coin club.

Secrets for Getting the Best Deals Online By Barry Stuppler

Ebay has created an extraordinary platform that is very efficient for both buyers and sellers, but you can also get burned. A few sellers hide behind an eBay ID and misrepresent coins to extract quick bucks from gullible new buyers. These sharks are not always easy to identify, but with a little knowledge, you can avoid serious and costly problems. Simply follow the information below to ensure a positive and rewarding eBay coin buying experience.



1. Feedback: The very first thing to do before bidding or buying is to take advantage of a remarkable evaluation tool provided by eBay: feedback. Winning bidders or outright buyers can leave positive, negative and neutral comments about their transactions. eBay posts these comments and compiles a "feedback rating" based on them. eBay publishes the number of feedbacks in the parentheses after the user ID. Click on the feedback number to see the detailed feedback postings the seller has received. A positive posting adds one point to a seller's feedback rating; a negative comment subtracts a point; a neutral statement doesn't affect the rating. eBay publishes the feedback posts in the parentheses after the user ID. To avoid being deceived by a high feedback rating created mainly by the seller's friends and relatives, be sure that a significant percentage of the positive posts are from unique users. I recommend buying only from those who have been selling on eBay for six months or more and have 100 or more feedbacks, with at least 99% of them positive. New sellers may offer good products and service, but sending them your money before they meet the feedback criteria isn't worth the risk.

2. Location: The location of the seller is listed on each offer. eBay attracts sellers from all over the world. Many fraudulent sellers are from third-world countries. They steal a photo from a legitimate offering, display it with a low reserve to attract buyers, often insist on payment by cashier's check, money order, or wire, and never deliver the product. I recommend purchasing only from sellers located in the United States. This avoids problems with customs and long waits for delivery. Within the United States, if everything else is equal, consider the tax implications. If the seller is in the same state as you are, you may have to pay sales tax.

3. Credibility: Check for a credible Industry association. The Professional Numismatists Guild (PNG) is the world's premier coin dealer association. eBay has an excellent relationship with the PNG. eBay offers a special PNG page showing the benefits of buying from PNG Dealers. There are fewer than 400 worldwide members of the PNG, and they must pass financial and character screening by an outside firm. These members must also have a minimum of five years of full-time professional numismatic experience and adhere to a strict code of ethics. PNG members also agree to binding arbitration for unresolved disputes. PNG members are in business for the long haul and have strict standards for coin and precious metal certification and authenticity.

4. Return and refund policies: While you are in the shipping and handling tab, read the policy on returning an item. Legitimate dealers have a return policy (with the exception of bullion items). If you are dissatisfied with a coin, you should be able to get your money back. Time frames differ from dealer to dealer. Check to see how many days you have to return a coin for a refund. See if the seller charges a restocking fee or gives only an exchange privilege or store credit rather than a money-back guarantee. If you don't find the return policy satisfactory, or if there is no posted return policy, and the seller will not respond to your email, don't bid or buy.

5. Print out the photos: There should be a photograph of the obverse (front) and reverse (back) of the coin (if not, email the seller). If you're the successful bidder or if you use the "Buy It Now" option, print out the photo or save it to a file on your computer. Then carefully compare the overall look and the details to the actual coin when it arrives. If the coin you are bidding on or buying is certified by a third-party grading service, you should see or ask the seller for a photo showing the capsule. The capsule should show a certification number so that you can compare the numbers to make sure the coin you get is the coin you bought. Many dealers use stock photographs on common coins when they have multiples. Focus on the quality in that case. When you have the unique certification number, you can visit the grading service website (i.e. PCGS or NGC) and verify that the coin is authentic.

6. Shipping terms, costs, and payment options: Click the shipping and payments tab (located on the left, below the main product photos) and read the details regarding shipping. You want to know the cost, speed and security of the shipping process. Methods of shipping vary from seller to seller. They include Parcel Post, Registered Mail, Express Mail, UPS and FedEx, each with or without insurance. When expensive items are involved, you want to be sure that they will be sent as quickly as possible by Registered Mail insured, FedEx or UPS. I strongly recommend that your method of payment is PayPal because of the safeguards provided. Most credible sellers accept PayPal and abide by its policies. PayPal's Buyer Complaint Policy includes some additional protection for eBay buyers. Some sellers offer delayed payment or layaway plans. If you intend to use them, read the details carefully, request clarification, and be completely sure they are credible.

7. Contact your seller: If, after looking at the offering, you have questions about the picture, the description, the terms, the coin's certification, or anything else, do not hesitate to email the seller with any questions. Use the eBay communication method to ensure you have a record. Give the seller a few days to answer, but always protect yourself by printing out the terms and conditions and the coin photograph. Save all documentation until you receive and are satisfied with your coin.

8. Post fair and precise feedback: When your transaction has been completed and you're happy with the service, delivery, and quality of the coin, post the positive feedback the seller has earned and request that he or she do the same for you as the buyer, which will help you in future purchases. If you're not happy with the transaction, let the seller know and give him or her an opportunity to make it right before posting feedback. If you have been fair and the seller will not resolve the problem, don't be afraid to post negative feedback. It's the responsible thing to do, and it helps protect everyone in the eBay community. Be certain that you are correct, and be factual. If you have been the victim of fraud or deception, the facts will show that. What if the transaction was "kind of OK"? Maybe the coin was as described, but the seller was slow to ship, and the packaging was inferior. These gray areas are suitable for giving neutral feedback. Save the heavy hit of negative feedback for a seller who has proven to be purposely deceptive or fraudulent.

Now with these tips and recommendations, shop safely online!